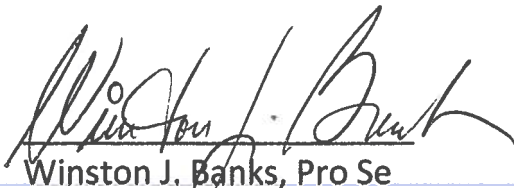


**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

RE: Winston J. Banks, Pro Se
Chapter 13

Case No. 17-14799

Regarding the **ORDER** issued December 29, 2022 by the Hon Judge Ashley Chen I am requesting to address the Court. From my current knowledge I am still being represented by Attorney Sherri Dicks, Esq. I have received and read the **ORDER** and diligently attempting to comply As Per the directives.



Winston J. Banks, Pro Se
P.O. Box 13417
1720 E. Washington Lane
Philadelphia, PA 19101
267-595-5792-c
winstonbanks59@gmail.com

Date: March 6, 2023



Letter addressed to Trustee Kenneth E. West, Esq. regarding Debtor's concern about final administrative duties.

EXHIBIT-A

March 6, 2023

Winston J. Banks
P.O. Box 13417
1720 E. Washington Lane
Philadelphia, PA 19101
267-595-5792-c
267-456-5188-alt

Kenneth E. West, Esq.
P.O. Box 40837
Philadelphia, PA 19107
215-627-6299-fax

RE: FINAL ADMINISTRATIVE DUTIES FOR CHAPTER 13, 17-14799

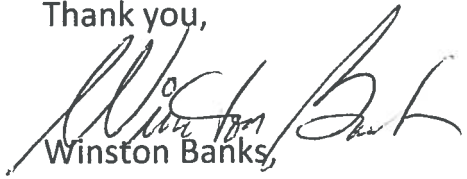
Atty West;

As per the final **ORDER** of Bankruptcy Judge Ashley Chen I am reaching out to your office. I thoroughly understand that your office does not directly represent me in my Bankruptcy. Regretfully, the final issue rest between myself and my Attorney Sherri Dicks. Enclosed are documents that illustrate that I have been attempting to arrange the final consultation between myself and Attorney Dicks. Attorney Dicks has reached out to me via telephone and email. Due to her personal health she may explain that it may have delayed our meeting.

After reading the **ORDER** issued December 29, 2022 it states *"If the Debtor fails to do so, then this Case may be closed, without further notice or Hearing....."*. There is an additional issue regarding **Prudential Insurance**. I had attempted to contact Attorney Dicks, and so has she, regarding the administrative closing. **I have no knowledge of what to do!** Even though your secretary mentioned twice in general what is needed I need Attorney Dicks expertise. If I am at fault for not initially listing the debt, so be it. But from the enclosed documents I have been attempting to inform Attorney Dicks of the debt. Specifically, this is a personal loan taken out against my Whole Life insurance policy in the mid 1990's. It will not "disappear".

This letter is an attempt to approach the issue prior to the final closing of the Chapter 13. I will formally address Judge Chen at the Clerk's office located at 900 Market St, Room 400, Philadelphia PA 19107.

Thank you,

A handwritten signature in black ink, appearing to read 'Winston Banks', is written over the printed name.

Debtor

winstonbanks59@gmail.com

wjb: File

Atty Dicks

U.S. Bankruptcy Court

Hon Judge Ashley Chen's ORDER December 29, 2022

EXHIBIT-B



UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

Chapter: 13

Winston J. Banks

Debtor(s)

Case No: 17-14799-amc

ORDER

AND NOW, December 29, 2022, it appearing that the debtor must file either a statement regarding completion of a course in personal financial management, see 11 U.S.C. § 1328(g)(1), or a request for a waiver from this requirement, see 11 U.S.C. § 109(h)(4),

Additionally, it appearing that the debtor must file a certification regarding domestic support obligations and Section 522(q), see 11 U.S.C. § 1328(a),

And the statement regarding personal financial management and the domestic support obligation certification were due no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b), see Bankruptcy Rule 1007(c),

Accordingly, it is hereby ORDERED that the debtor shall file

☒ A statement regarding completion of an instructional course concerning personal financial management, (Official Form B423) or a request for a waiver from such requirement.

☒ A certification regarding domestic support obligations and Section 522(q), (Director's Form B2830);

If the debtor fails to do so, then this case may be closed, without further notice or hearing, and without the debtor receiving his/her chapter 13 discharge.

For The Court

Ashely M. Chan

Judge, United States Bankruptcy
Court

Email correspondence July 20, 2022 to Attorney Sherri Dicks regarding Whole Life insurance policy debt.

EXHIBIT-C



winston banks <winstonbanks59@gmail.com>

Chapt 13

1 message

winston banks <winstonbanks59@gmail.com>

Wed, Jul 20, 2022 at 7:00 PM

To: "Law Offices of Sherri R. Dicks, P.C." <clientdocs@verizon.net>, winston banks <winstonbanks59@gmail.com>

Atty Dicks;

~~I know that I emailed you several request seemingly at the last minute. Thanks for your advice and expertise in managing my Chapter 13.~~

The issue with Prudential Insurance financially could wind up being a sizable payback. Me and my then wife took the loan on our in insurance policy to help us get through a rough patch. It is legit but hopefully you can work it out.

Twice I spoke face to face with Atty John Taylor. We have a professional history and is representing me against my former partner, Carlton Clark.

Even though you mentioned how in closing my bankruptcy you and the trustee will issue final inquiries to my creditors.

My purpose for sending out the "demand letters" is to verify the contact information regarding my mortgage. I didn't realize how "shady" the banking industry is. I'll never payoff the mortgage if they have their way!

Thanks,
Winston Banks

**CORRESPONDANCE TO ATTORNEY DICKS REGARDING
ADMINISTRATIVE PROCEDURES BEFORE DISCHARGE OF CHAPTER 13**

EXHIBIT-D

August 25, 2022

Winston Banks
P.O. Box 13417
1720 E. Washington Lane
Philadelphia, PA 19101
267-595-5792-c
267-456-5188-alt

Sherri Dicks, Esq.
P.O. Box 42251
Phila, PA 19101
215-735-2751-ofc

RE: CURRENT STATUS OF CHAPTER 13

Atty Dicks;

Since our last consultation in your office we had discussed several aspects. My Bankruptcy Case is about to be discharged. You informed me that you and the Trustee were going to inform the creditors one last time of any outstanding obligations. I agree and am awaiting the responses. Also beneficial to me was to obtain the annual dispersement of payments for the entire five years of the bankruptcy.

On my end, the financial institutions are slowly responding in writing to my request of payments, reduction of principle and balances each time the bank note was transferred .

Again I am asking when do I make my last payment to the Trustee. I would like to address the debt that is owed to Prudential Insurance when I had borrowed against my policy in the early 1990's when I was involved in a workplace injury. We also briefly spoke about my former partner who initiated a lawsuit against the Corporation. The Attorney John Taylor is handling the matter and I asked him to contact you to discuss the legalese of the Case.

I recognized you attempted to call me twice , but I was driving my vehicle at the time.

A handwritten signature in cursive script, appearing to read "Winston L. Banks". The signature is written in dark ink and is positioned at the bottom of the page, below the typed text.



FRANKFORD
4410 PAUL ST
PHILADELPHIA, PA 19124-9998
(800)275-8777

08/26/2022 10:22 AM

U.S. POSTAGE PAID
FCM LETTER
PHILADELPHIA, PA
19124

AUG 26 '22
AMOUNT

\$1.75
R2303S103008



1000

Product	Qty	Unit Price	Price
First-Class Mail®	1		\$1.44
Large Envelope			
Gainesville, FL 32606			
Weight: 0 lb 2.00 oz			
Estimated Delivery Date			
Mon 08/29/2022			

First-Class Mail®	1	\$0.50
Letter		
Philadelphia, PA 19101		
Weight: 0 lb 0.30 oz		
Estimated Delivery Date		
Mon 08/29/2022		
Cert of Mailing		\$1.75
Total		\$2.35

Grand Total: \$3.79

Debit Card Remit \$3.79

Card Name: MasterCard
Account #: XXXXXXXXXXXX1409
Approval #
Transaction #: 767
Receipt #: 036788
Debit Card Purchase: \$3.79
AID: A0000000042203 Chip
AL: DEBIT
PIN: Verified DEBIT

Every household in the U.S. is now
eligible to receive a third set
of 8 free test kits.
Go to www.covidtests.gov

Preview your Mail
Track your Packages
Sign up for FREE @
<https://informedelivery.usps.com>

All sales final on stamps and postage.
Refunds for guaranteed services only.
Thank you for your business.

Tell us about your experience.
Go to: <https://postalexperience.com/ps>
or scan this code with your mobile device.



Certificate
Mail

UNITED STATES
POSTAL SERVICE®



This Certificate of Mailing provides evidence that mail has been presented to USPS® for m
This form may be used for domestic and international mail.

From:

Winston J. Banks

P.O. Box 13417

Phila. Pa. 19101

To:

Shawn Dickey Esq

P.O. Box 42251

Phila. Pa. 19101

PS Form 3817, April 2007 PSN 7530-02-000-9065

EMAIL CORRESPONDANCE THAT DEBTOR, WINSTON BANKS,
ATTEMPTED FACE TO FACE CONSULTATION AT ATTORNEY DICKS
FORMER OFFICE ON CITY AVE.

EXHIBIT-E



winston banks <winstonbanks59@gmail.com>

Your visit to the wrong office

2 messages

Law Offices of Sherri R. Dicks, P.C. <clientdocs@verizon.net>
Reply-To: "Law Offices of Sherri R. Dicks, P.C." <clientdocs@verizon.net>
To: "winstonbanks59@gmail.com" <winstonbanks59@gmail.com>

Sun, Nov 27, 2022 at 7:51 PM

Good Evening Mr. Banks:

I will not check email again until Tuesday, but wanted to send you a message to let you know that I have been advised that you were looking for me at the Bala Office. As you are aware, my office location is Philadelphia. Please send me your telephone number and the best time to reach you. Many thanks.

Sherri Dicks
Attorney at Law
Law Offices of Sherri R. Dicks, P.C.
P.O. Box 42251
Philadelphia, PA 19101
Telephone: (215) 735-2751
Telecopier: (215) 735-2753
Electronic Mail: clientdocs@verizon.net

All parties be advised that, in addition to our other practice areas, we are a Debt Relief Agency. We help people file bankruptcy under the United States Bankruptcy Code.

winston banks <winstonbanks59@gmail.com>
To: "Law Offices of Sherri R. Dicks, P.C." <clientdocs@verizon.net>

Mon, Nov 28, 2022 at 4:33 PM

Happy Holidays!

Thank you for responding to my attempt to contact you. I am in dire need of your guidance and direction. I don't want to create a negative situation by doing anything wrong. Again thank you. I had sent several letters as a follow up to your directions regarding my Bankruptcy Case. The issue of when I will be done, the final request to any creditors, copies of my annual(s) reports for the five years and when is my final payment to the Trustee etc.

Sincerely,

Winston Banks

[Quoted text hidden]

DEBTOR WINSTON BANKS MADE CONTACT WITH THE INSURANCE
COMPANY, PRUDENTIAL, TO INQUIRE ABOUT STATUS OF WHOLE LIFE
LOAN JUNE 21, 2022

EXHIBIT-F

June 21, 2022

Winston Banks
P.O. Box 13417
1720 E. Washington Lane
Philadelphia, PA 19101
267-595-5792-c
267-456-5188-alt

PRUDENTIAL FINANCIAL

Customer Service Office
P.O. Box 7390
Philadelphia, PA 19176
800-778-2255

RE: POLICY HOLDER VARIABLE APPRECIABLE LIFE INSURANCE POLICY R1 186 889

To Whom it May Concern;

Please accept this letter as an initial contact regarding a loan against my Life Insurance policy. This is an attempt to reconcile and determine the current status of my policy. I am aware that all and every debt must be paid and in **"Good Faith"** I am forwarding this letter to your company.

Specifically, I request the financial amount paid and possibly owed regarding my policy. I am also requesting to determine if any outstanding fees are attached. In closing I am forwarding a Money Order in the amount of **\$25.00** as requested by the payment coupon.

Sincerely,



Winston J. Banks

CERT. MAIL-7021 0350 0000 007502576

Customer Service Office
P.O. Box 7390
Philadelphia, PA 19176-7390
www.prudential.com

000000489 PIN[101D1D121417214631 01 000000



Winston J Banks
Po Box 13417
Philadelphia, PA 19101-3417

Insured: Winston J. Banks
Policy Number: 97542631

December 14, 2017

Dear Winston J Banks:

I am writing in response to a request from you regarding the status of the policy listed above.

Our records indicate that this policy lapsed on July 24, 1991 for non-payment of the premium. This policy no longer provides any life insurance protection, has no cash value and cannot be reinstated.

If you have any questions or would like more information, please call our customer service office at (800) 778-2255 and refer to reference number AHRB35FG. We are available Monday through Friday between 8:00 a.m. and 8:00 p.m. Eastern time. If you are using a telecommunications device for the hearing impaired, please call (800) 778-8633, Monday through Friday between 8:00 a.m. and 6:00 p.m. Eastern time. One of our customer service representatives will be glad to help you.

Thank you for choosing us for your insurance and financial needs.

Sincerely,

Linda Baelz

Linda Baelz
Customer Service Representative

000000489 00001.189 0001 0002 PIN101DD1211721403 STN'DS0X90 000000489





1130112457
WINSTON J BANKS
P O BOX 13417
PHILADELPHIA PA 19101

CHECK DATE: JUL 05 2022
REASON FOR PAYMENT: RETURN OF PAYMENT
CHECK NUMBER: 1130112457
CHECK AMOUNT: \$25.00

CHECK STATEMENT

110301

PAYMENT REFUND AS POLICY IS ARCHIVED

Detach before cashing or depositing check. Please retain this check statement for future reference.

THE BACK OF THIS CHECK CONTAINS A SECURITY MARK - DO NOT ACCEPT WITHOUT HOLDING AT AN ANGLE TO VERIFY SECURITY MARK.



Prudential

Prudential Insurance Company of America
PO Box 7390
Philadelphia, PA 19176

Wells Fargo Bank, NA

1130112457

62-22
311

110301

Pay:

*****TWENTY-FIVE AND 00/100 DOLLARS

JUL 05 2022

\$*****25.00

Void after 180 days

Dollars Cents

To the
Order of:

WINSTON J BANKS*****
P O BOX 13417*****


Nandini Mongia
Treasurer, Prudential

Neil Patel
Controller, Prudential

⑈ 1130112457 ⑈ ⑈ 031100225⑈ 2079950050566⑈

03/06/2023 09:04 AM 00240002 DINC 14DS070522061040 00 L 00000003



SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<div><input type="checkbox"/> Complete items 1, 2, and 3. <input type="checkbox"/> Print your name and address on the reverse so that we can return the card to you. <input type="checkbox"/> Attach this card to the back of the mailpiece, or on the front if space permits.</div>		<div><div>A. Signature EDM</div><div>B. Received by (Printed Name) Brian Smith</div><div>C. Date of Delivery JUN 26 2022</div></div>	
<div>1. Article Addressed to: <i>Provincial Financial</i> <i>Customer Service Office</i> <i>P.O. Box 7390</i> <i>Princeton, PA 19170</i></div> <div> 9590 9402 3706 7335 2869 45</div>		<div>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</div>	
<div>2. Article (Transfer from service label) 7021 0350 0000 0075 2576</div>		<div>3. Service Type <input type="checkbox"/> Adult Signature <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Certified Mail® <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Signature Confirmation Restricted Delivery</div>	
PS Form 3811, July 2015 PSN 7530-02-000-9053		Domestic Return Receipt	



The Prudential Insurance Company of America
Customer Service Office
PO Box 7390
Philadelphia, PA 19176
www.prudential.com

000000002 PIXC14DS070522051038 01 000000 000003 002



WINSTON J BANKS
P O BOX 13417
PHILADELPHIA PA 19101

00000002 00003 0001 -0002 PIXC14DS070522051040 00 L 000000003





Your Variable Appreciable Life Insurance Policy

ANNUAL STATEMENT

WINSTON J BANKS
PO BOX 13417
PHILADELPHIA PA 19101-3417

JATL 910 0

Statement Date
August 30, 2005

Activity From
August 28, 2004, to
August 28, 2005

Insured's Name
WINSTON J BANKS

Policy Number
R1 186 889

Policy Date
August 28, 1988

Death Benefit Type
Variable

Supplementary Benefits
Waiver of Premium

We are pleased to provide you with this statement of your Pruco Life Variable *Appreciable Life** insurance policy values and benefits. Your representative will be happy to provide you with a complete review of your insurance coverage, since your needs may change over time.

Please note that your **guarantee against lapse is not in effect**. See the section in this statement entitled Death Benefit Guarantee Information for an explanation of why this guarantee has been lost and what you can do to regain it.

Thank you for choosing us for your insurance and financial needs.

Your Life Insurance Coverage Profile

	As of Aug. 28, 2004	As of Aug. 28, 2005	Scheduled Monthly Premium as of Aug. 28, 2005
Policy Face Amount	\$ 50,000.00	\$ 50,000.00	\$ 37.00
Excess Death Benefit	+ 626.33	+ 368.59	
Death Benefit	\$ 50,626.33	\$ 50,368.59	
Loan Debt	- 4,255.48	- 4,489.53	
Net Death Benefit	\$ 46,370.85	\$ 45,879.06	
Supplementary Benefits			+ 4.00
Total Scheduled Monthly Premium			\$ 41.00

Your Policy Values

	As of Aug. 28, 2004	As of Aug. 28, 2005
Contract Fund	\$ 4,918.33	\$ 4,911.09
Surrender Charge	- 0.00	- 0.00
Cash Value	\$ 4,918.33	\$ 4,911.09
Loan Debt	- 4,255.48	- 4,489.53
Net Cash Value	\$ 662.85	\$ 421.56

Your Customer Service Office
(800) 778-2255

Address
Prudential
Customer Service Office
PO Box 7390
Philadelphia, PA 19176

Are you connected?
Go to prudential.com
and click on **Account Access & Service**

Add to your policy for the long term by making an unscheduled premium payment.

How to make an unscheduled premium payment.

You can invest in your policy's future by making additional, unscheduled premium payments at any time. If you would like to take advantage of this policy feature—now or in the future—we've attached a payment coupon for your convenience. Simply enter the amount of your unscheduled payment of \$25 or more on the coupon, and send it with your payment to the address listed below.

Your prospectus contains complete information on your policy. Please read it carefully before sending money. VAL was issued prior to September 1988 by Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey for NY and NJ, both located at 213 Washington Street, Newark, NJ 07102-2992. Post-September 1988 is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102-3777. PRUvider is issued by Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey for NY and NJ, both located at 213 Washington Street, Newark, NJ 07102-2992. VAL/PRUvider is distributed by Pruco Securities Corporation, 751 Broad Street, Newark, NJ 07102-3777. All are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations.

IFS-A079459 Ed 09/2003
USCG-D1097

Payment Coupon

Please tear here

Prudential Financial

Policyowner: WINSTON J BANKS

Insured: WINSTON J BANKS

Policy Number: R1 186 889

Please make your check payable to **Prudential**
and write your policy number on the check.

Please mail your check to the following address:

PRUDENTIAL
P O BOX 856138
LOUISVILLE KY 40285

Other correspondence, inquiries, and written requests must be sent to:
Customer Service Office
PO Box 7390
Philadelphia, PA 19176
We will begin to respond to your communication
as of the date it is received at this address.

Amount enclosed

\$

XR118688969999999900000000000000999999000B2JATLP6

WINSTON J BANKS
R1 186 889

Managing Your Policy

Each month we review your Contract Fund and Premium Account. Provided that any outstanding Loan Amount does not exceed your policy Cash Value, your policy will remain in force as long as at least one of the following conditions is met:

- Your Contract Fund *exceeds* a dollar figure that we refer to as the Tabular Contract Fund.
- OR
- Your Premium Account Balance is *positive*.

Your Contract Fund Review

Your Contract Fund reflects premium payments, investment experience, charges, and withdrawals. The status of your Contract Fund as of August 28, 2005, is:

Contract Fund	\$4,911.09
Tabular Contract Fund	4,542.50
Contract Fund <i>exceeds</i> Tabular Contract Fund by	\$368.59

Your Premium Account Review

As long as your Accumulated Net Premium Payments equal or exceed your Accumulated Premiums Due, your Death Benefit is guaranteed at \$50,000.00, regardless of investment performance. The status of your Premium Account as of August 28, 2005, is:

Accumulated Net Premium Payments**	\$10,034.63
Accumulated Premiums Due	11,910.03
Your Premium Account has a <i>negative</i> balance of	\$-1,875.40

** Please note that accumulated net premium payments are generally not equal to the investment in the policy, i.e. the cost basis, which is used in determining whether or not distributions from the policy are taxable.

Your Investment Options Profile

	As of Aug. 28, 2004	As of Aug. 28, 2005	Contract Fund Breakdown	Premium Allocation
Real Property Account	\$ 662.85	\$ 421.56	8.58%	100%
Subtotal	\$ 662.85	\$ 421.56		
Loan Amount	+ 4,255.48	+ 4,489.53	91.42%	
Total Contract Fund	\$ 4,918.33	\$ 4,911.09	100%	100%

In accordance with the investment experience of the options you selected, the Cash Value and Variable Death Benefit may increase or decrease. For information about the financial condition of the portfolios and the investments held in each, you can refer to your Semiannual or Annual Report.

Your Contract Fund Net Investment Rate of Return

Your estimated Contract Fund net investment rate of return for the past year was 4.40 percent. Your overall Contract Fund annual net investment rate of return since the date you originally purchased the policy was estimated to be 5.21 percent. This investment rate of return is calculated after investment management fees and expenses, and the mortality and expense risk charges are deducted. In addition to market fluctuations throughout the year, the timing and amount of your premium payments and the policy charges can affect your rate of return.

Past performance is not indicative of future results.

You can transfer from the investment options listed in the Investment Options Profile. Except as provided below, a total of four transfers can be made a year.

Transfers from the Real Property Account are limited to once per year and may only be made during the 30-day period beginning on your policy anniversary.

Transfers from the Real Property Account are subject to additional restrictions.

To reallocate or transfer funds, call (800) 778-2255.

You can change your future premium allocations at any time.



CUSTOMER'S RECEIPT

SEE BACK OF THIS RECEIPT
FOR IMPORTANT CLAIM
INFORMATION

Pay to

Address

Prudential Financial

KEEP THIS
RECEIPT FOR
YOUR RECORDS

NOT
NEGOTIABLE

R1-186-889

Serial Number

Year, Month, Day

Post Office

Amount

Clerk

27866365560

2022-06-23

191043 \$25.00

7

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Prudential
P.O. Box 7390
Phila. PA. 19176



9590 9402 7494 2055 2688 19

2. Article Number (Transfer from service label)

7018 2290 0000 4789 3828

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

EBM
Brian Smith
FEB 05 2023

3. Service Type

☐ Adult Signature

☐ Adult Signature Restricted Delivery

☐ Certified Mail®

☐ Certified Mail Restricted Delivery

☐ Collect on Delivery

☐ Collect on Delivery Restricted Delivery

☐ Priority Mail Express®

☐ Registered Mail™

☐ Registered Mail Restricted Delivery

☐ Signature Confirmation™

☐ Signature Confirmation Restricted Delivery

☐ Restricted Delivery



Winston Banks
PO Box 13417
Philadelphia, PA 19101-3417

Prudential Financial
Customer Service Office
PO Box 7390
Philadelphia, PA 19176